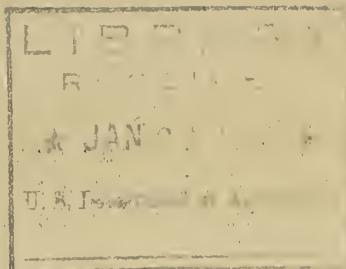


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THE HOUSEHOLD CALENDAR

A radio talk by Mrs. Rowena Schmidt Carpenter, Assistant to the Chief, Bureau of Home Economics, delivered through Station WRC and 32 other stations associated with the National Broadcasting Company, December 27, 1929.

How do you do, Homemakers!

I hope you had a very merry Christmas since our last chat!

And now with that festive occasion past, we are all turning our thoughts to the New Year. Perhaps no plan we are making for 1930 is as important as the one that deals with family finances,— the outline for keeping a record of what comes in and what goes out of the family purse,— the schedule for saving some and spending the rest wisely and happily.

You may belong to that group of individuals who say "Oh! what's the difference? We have only so much to spend anyway, and when it's gone, it's gone." If so you probably didn't set money aside especially for Christmas spending and you either felt it impossible to give as you wanted to give, or else you gave it too freely and are now grimly facing large Christmas bills to be paid who knows how!—Or perhaps you are a very different sort of homemaker who apportioned the 1929 income of your family wisely and so came to the Christmas season with a definite amount to spend which you distributed thoughtfully in selecting gifts for the people you wanted to remember. In that case you now have a clean slate on which to take inventory of the material needs and the wants of your family for 1930, as you plan to spend in the ways that will give the greatest possible satisfaction to everyone.

Homemakers often write to the Bureau requesting a copy of what they term our "ideal budget", or they ask us such definite questions as "What part of the income should be spent for food, clothing, and rent, and what proportion should be saved?" It is impossible for us to give such information. What might be a perfectly satisfactory or even ideal division of the income of your family, living, let us say in an apartment in a large midwestern city and having only one child of almost college age to plan for, might be entirely unsuitable for your brother and his wife and four young children who are buying a home in a small eastern town. Nor would your budget suit your friend who lives on a large farm that supplies many of the family needs in food, fuel wood, shelter, etc., and therefore requires less cash to be handled in the course of the year. A difference in locality and size of family make-up are only two of the many factors that determine expenditures. Two families having similar incomes and similar obligations may differ in the type of recreation they prefer; one family may find its pleasure in outdoor sports, hikes and picnics that are inexpensive, while the other family may look to concerts, operas and costly travel for its pleasure. So it is that the schedule for expenditures in any one family must necessarily be more or less a law unto itself, based on the interests and needs of the individuals, and governed by some general principles. For instance, food is the one item of the budget that can be planned for with precision because definite facts are known about the type and amount of food needed for the good nutrition of both adults and children. The cost of providing an adequate food

standard has to be figured up according to the number in the family and the price of food in the particular community. Our Bureau bulletins "A Guide to Good Meals for the Junior Homemaker" and "Good Proportions in the Diet" will help you lay out a plan for the good nutrition of your family.

Sometimes the most intelligent spending and the most satisfying results of budget making are tied up with the family council system of planning. If the children in your family are not too young, call them in to cooperate in the making of the 1930 budget and let them feel that the individual desires of each are balanced up against the general household demands on the family income. A budget plan made with the understanding of each person concerned is not only more likely to work but it is more certain to give pleasure and satisfaction as it works. The daughter of flapper age may choose a less expensive party dress or even be contented with a last season's dress remodeled for the New Year's party if she knows that the sacrifice is made for the sake of the family's summer trip, for her own college education, or for her father's doctor bill. It is through a personal understanding of what lies behind them that figures become real and sacrifices for the budget attain some significance to the young and old alike.

If you are at a loss to know how to make a plan for handling your 1930 finances, I know you would be helped by Farmers' Bulletin 1553, "Planning and Recording Family Expenditures" which we will be glad to send free if you write to the Bureau of Home Economics in Washington. Perhaps after reading it, you will want to order our record book for your accounts. It is called the "Record of Family Expenditures" and can be bought from the Government Printing Office here in Washington for 50¢

And now with special greetings for the New Year, I bid you goodbye, Homemakers, until next Friday.